

REPORT OF THE CONDITION OF The Alma State Savings Bank

AT ALMA, MICHIGAN

at the close of business May 4, 1920, as called for by the Commissioner of the Banking Department.

RESOURCES

LOANS AND DISCOUNTS, viz:

Commercial	
a Secured by collateral	\$ 31,777.50
b Unsecured	359,677.81
c Items in transit	6,154.94
Totals	397,610.25
Savings	
a Secured by collateral	38,172.73
b Unsecured	48,080.49
Totals	86,253.22

BONDS, MORTGAGES AND SECURITIES, viz:

Savings	
a Real Estate Mortgages	205,507.97
Totals	205,507.97

RESERVES, viz:

Commercial	
Due from banks in Reserve	16,416.40
Cities	8,465.83
Exchanges for clearing house	2,543.32
Total cash on hand	27,425.55
Savings	
Due from Banks in Reserve	20,319.72
Cities	17,106.00
U. S. Bonds and Cert. of Ind. carried as legal reserve in Sav. Dept. only	24,000.00
Total cash on hand	61,419.72

COMBINED ACCOUNTS, viz:

Overdrafts	158.17
Premium Account	16,000.00
Banking House	4,500.00
Furniture and Fixtures	7,183.71
Outside Checks and other Cash	806,058.59
Items	
Total	

LIABILITIES

Capital Stock paid in	\$ 40,000.00
Surplus Fund	15,000.00
Undivided Profits, net	12,172.14
Dividends Unpaid	24.00

COMMERCIAL DEPOSITS, viz:

Comm'l Deposits sub. to ck.	347,660.43
Demand Certificate of Deposit	26.00
Certified Checks	1,611.72
Cashier's Checks	4,383.39
Totals	353,681.54

SAVINGS DEPOSITS, viz:

Book Accounts—subject to Savings	
By-Laws	120,736.66
Certificates of Deposit—Subject to Savings By-Laws	232,444.25
Totals	353,180.91
Bills Payable	32,000.00
Totals	806,058.59

STATE OF MICHIGAN, County of Gratiot, ss.

I, Karl R. Adams, Cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

KARL R. ADAMS, Cashier.

Subscribed and sworn to before me this 12th day of May, 1920.
H. M. GLASS, Notary Public.
My commission expires Nov. 2, 1921.

Correct attest:

WILLIAM A. BAHLKE
J. E. MITCHELL
GEORGE C. PARSON
Directors.

REPORT OF THE CONDITION OF The First State Bank

AT ALMA, MICHIGAN

at the close of business May 4, 1920, as called for by the Commissioner of the Banking Department.

RESOURCES

LOANS AND DISCOUNTS, viz:

Commercial	
a Secured by collateral	\$306,569.84
b Unsecured	402,739.97
c Items in transit	134,876.58
Totals	844,186.39
Savings	
a Secured by collateral	32,000.00
b Unsecured	8,578.58
Totals	40,578.58

BONDS, MORTGAGES AND SECURITIES, viz:

Savings	
a Real Estate Mortgages	386,287.70
d U. S. Bonds and Cert. of Indeb. in office	33,650.00
Totals	419,937.70

RESERVES, viz:

Commercial	
Due from Banks in Reserve	74,208.02
Cities	2,217.86
Exchanges for clearing house	33,064.76
Total cash on hand	109,490.64
Savings	
U. S. Bonds & Cert. of Ind. carried as legal reserve in Sav. Dept. only	106,850.00
Totals	216,340.64

COMBINED ACCOUNTS, viz:

Overdrafts	1,976.44
Banking House	25,000.00
Furniture and Fixtures	6,825.00
Outside Checks and other Cash	162.19
Items	1,555,006.94
Total	

LIABILITIES

Capital stock paid in	100,000.00
Surplus Fund	100,000.00
Undivided Profits, net	18,231.74

COMMERCIAL DEPOSITS, viz:

Comm'l Deposits subject to ck.	431,014.29
Demand Certificate of Deposit	118,564.13
Certified Checks	6,376.38
Totals	555,954.80

SAVINGS DEPOSITS, viz:

Book Accts.—Subject to Savings By-Laws	288,004.38
Certificates of Deposit—Subject to Savings By-Laws	401,246.18
Totals	689,250.56
Bills payable	91,569.84
Totals	1,555,006.94

STATE OF MICHIGAN, County of Gratiot, ss.

I, Frank O. Parker, Asst. Cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

FRANK O. PARKER Asst. Cashier.

Subscribed and sworn to before me this 10th day of May, 1920.
J. S. KNOERTZER, Notary Public.
My commission expires March 7, 1922.

Correct attest:

P. M. SMITH
CHAS. G. RHODES
HENRY H. SOULE
Directors.

RIVERDALE

Mrs. Ervin Ditto spent Saturday and Sunday near Shepherd a guest of Mr. and Mrs. Claude McFarren.

Earl Sadler was home from Alma Sunday evening.

Rev. George Brown of Sheridan was a Riverdale visitor Sunday.

Mr. and Mrs. George Nunn and children of near Ithaca were guests of Mrs. Cora Nunn Sunday.

S. Birdsall is visiting relatives at Grand Rapids this week.

Mrs. G. Grimes of Saginaw is a guest of her sister, Mrs. David Dutt.

Mr. and Mrs. Thomas Lucas north east of town were guests of Mr. and Mrs. Henry Lucas Sunday.

Mrs. William Stacey and son, George, spent Saturday and Sunday with Leo Stacey of Bad Axe.

Mr. and Mrs. James Fisher spent Saturday near Summer guests of Mr. and Mrs. Harry Fisher.

Mrs. Julia Rice was an Alma visitor Friday.

Mrs. Robert Moble and Miss Hazel Moble are spending a few days at Ithaca, guests of Mrs. Mary Church.

Mrs. Edgar Erskin of Alma spent the first of the week with her parents, Mr. and Mrs. L. Forquer.

Mrs. Tressa Howe and children of Alma were guests of Mrs. Stanley Scofield Friday.

Mr. and Mrs. Charles Green and the Misses Reta and Hazel Green were Alma visitors Sunday evening.

Mr. and Mrs. Bert Tuttle and son, Robert, and Mrs. A. C. Barnes were over Sunday guests of relatives at Unionville.

George Sandel of Detroit was in Riverdale Friday on business.

Fred and Alfred Looker and Miss Lenakelle Looker have returned to Detroit after spending the past ten days with friends in this vicinity.

Mr. and Mrs. David Heistand have sold their farm south west of town and have moved to Alma.

Millard Hopkins spent Sunday with his parents at Breckenridge.

Mr. and Mrs. Alfred Loece spent several days this week with relatives at Toronto, Ont., is a guest of her daughter, Mrs. L. A. Carmer.

Mr. E. M. Highfield was in Ann Arbor for several days last week on professional business.

Mr. and Mrs. Jack Moble and son, Donald, spent Sunday with friends at Ithaca.

Mr. and Mrs. Claude Phelps and children of Alma were guests of Mr. and Mrs. Albert Schnepf Sunday.

Mrs. Jasper Norton and daughter, Dorothy, were over Sunday guests of Mrs. S. Hewes of Edmore.

Jack Heilsinger of Alma spent Saturday and Sunday with friends in town.

Fred Rice of Pontiac spent the week end with his mother, Mrs. Julia Rice.

Mr. and Mrs. Lyle Follick, Mrs. Stella Follick and daughter, Irene, and Mrs. Roy Davenport of Alma called on friends in Riverdale Saturday.

Mr. and Mrs. Fred Cook visited relatives at Summer Sunday.

The Misses Tella and Helen Van Alstine were Alma visitors Saturday.

Miss Tressa Fisher of Seville Center spent Saturday and Sunday with Mrs. Julia Rice.

Mrs. Earl Robinson of Detroit is a guest of her father, Alex E. Miller.

Wm. Harry of near Vestaburg was a business caller in town Monday.

Mrs. Patrick O'Brien of St. Louis spent several days last week with her sister, Mrs. Carrie Treece.

Mr. and Mrs. Claude Phelps and children of Alma were guests of Ryan and wife Sunday.

Mr. and Mrs. Roushen King spent Sunday near Vestaburg guests of Mr. and Mrs. Wm. Harry.

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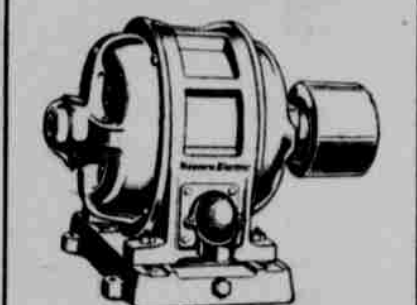
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